

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin S. Vargo
Michele A. Vargo
Debtors

Case No. 20-01346-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 38

Date Rcvd: Apr 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2020.

db/jdb Kevin S. Vargo, Michele A. Vargo, 548 Lafayette Ave., Palmerton, PA 18071-1621
5323049 CIGNA, PO Box 182223, Chattanooga, TN 37422-7223
5323054 HNL Lab Medicine, PO Box 90549, Allentown, PA 18109-0549
5323055 Home Depot/CitiBank, N.A., P.O. Box 182676, Columbus, OH 43218-2676
5323039 Law Office of Kevin K Kercher Esq PC, 881 3rd St Ste C2, Whitehall, PA 18052-5930
5323057 Lehigh Valley Anesthesia Services, PO Box 3367, Philadelphia, PA 19019-8500
5323058 Lehigh Valley Hospital, P.O. Box 4120, Allentown, PA 18105-4120
5323061 Phymed healthcare group, 110 29th Ave N Ste 101, Nashville, TN 37203-1459
5323063 Sofi Lending, 860 Washington St # 2, New York, NY 10014-1308
5323065 Sunoco, PO Box 6097, Sioux Falls, SD 57117-6097
5323037 Vargo Kevin S, 548 Lafayette Ave, Palmerton, PA 18071-1621
5323038 Vargo Michele A, 548 Lafayette Ave, Palmerton, PA 18071-1621

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: kevinkk@kercherlaw.com Apr 28 2020 19:54:20 Kevin Karl Kercher,
881 Third Street, Suite #C-2, Whitehall, PA 18052
tr +E-mail/Text: dehartstaff@pamdl3trustee.com Apr 28 2020 19:56:10
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRRegion03.HA.ECF@USDOJ.GOV Apr 28 2020 19:55:59 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +EDI: PRA.COM Apr 28 2020 23:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5323042 EDI: RMSC.COM Apr 28 2020 23:38:00 Amazon, PO Box 960013, Orlando, FL 32896-0013
5323043 EDI: AMEREXPR.COM Apr 28 2020 23:43:00 American Express, P.O. Box 1270,
Newark, NJ 07101-1270
5323040 EDI: BANKAMER.COM Apr 28 2020 23:38:00 AAA Financial Services, PO Box 15019,
Wilmington, DE 19886-5019
5323046 E-mail/Text: bankruptcy@bbandt.com Apr 28 2020 19:55:50 BB&T Bank, PO Box 580435,
Charlotte, NC 28258-0435
5323045 EDI: BANKAMER.COM Apr 28 2020 23:38:00 Bank Of America, P.O. Box 15220,
Wilmington, DE 19886-5220
5323044 EDI: BANKAMER.COM Apr 28 2020 23:38:00 Bank Of America, P.O. Box 15222,
Wilmington, DE 19886-5222
5323052 E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 28 2020 19:55:44 Citizens Bank,
First Mark Services, PO Box 2977, Omaha, NE 68103-2977
5323047 +EDI: CAPITALONE.COM Apr 28 2020 23:43:00 Capital One, P.O. Box 30285,
Salt Lake City, UT 84130-0285
5323050 EDI: CITICORP.COM Apr 28 2020 23:43:00 Citi Cards, PO Box 9001037,
Louisville, KY 40290-1037
5323051 +EDI: CITICORP.COM Apr 28 2020 23:43:00 CitiCards, P.O. Box 6062,
Sioux Falls, SD 57117-6062
5323048 EDI: JPMORGANCHASE Apr 28 2020 23:38:00 Chase, P.O. Box 15298,
Wilmington, DE 19850-0000
5323041 EDI: JPMORGANCHASE Apr 28 2020 23:38:00 AARP Chase, PO Box 1423,
Charlotte, NC 28201-1423
5323056 E-mail/Text: key_bankruptcy_ebnc@keybank.com Apr 28 2020 19:56:04 Key Bank,
P.O. Box 94722, Cleveland, OH 44101-4722
5323059 EDI: RMSC.COM Apr 28 2020 23:38:00 Lowes, P.O. Box 965003, Orlando, FL 32896-5003
5323060 EDI: RMSC.COM Apr 28 2020 23:38:00 PayPal Credit, P.O. Box 105658,
Atlanta, GA 30348-5658
5323062 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 28 2020 19:56:07 Quicken Loans,
1050 Woodward Ave., Detroit, MI 48226-1906
5323064 EDI: STFMFC.COM Apr 28 2020 23:43:00 State Farm Bank, P.O. Box 23025,
Columbus, GA 31902-3025
5323066 EDI: RMSC.COM Apr 28 2020 23:38:00 Synchrony Bank, PO Box 965064,
Orlando, FL 32896-5064
5322759 +EDI: RMSC.COM Apr 28 2020 23:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5323053 EDI: USBANKARS.COM Apr 28 2020 23:43:00 Elan Financial, PO Box 790084,
Saint Louis, MO 63179-0084
5323067 EDI: RMSC.COM Apr 28 2020 23:38:00 Walmart Mastercard, PO Box 960024,
Orlando, FL 32896-0024
5323068 +EDI: WFFC.COM Apr 28 2020 23:43:00 Wells Fargo, 101 N Phillips Ave., R4058-03D,
Sioux Falls, SD 57104-6714

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0314-5

User: AutoDock
Form ID: 309I

Page 2 of 2
Total Noticed: 38

Date Rcvd: Apr 28, 2020

tr* +Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Kevin Karl Kercher on behalf of Debtor 1 Kevin S. Vargo kevinkk@kercherlaw.com
Kevin Karl Kercher on behalf of Debtor 2 Michele A. Vargo kevinkk@kercherlaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1:	Kevin S. Vargo	Social Security number or ITIN: xxx-xx-3927
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	Michele A. Vargo	Social Security number or ITIN: xxx-xx-5623
(Spouse, if filing)	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 4/22/20
Case number:	5:20-bk-01346-RNO	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

9/19

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin S. Vargo	Michele A. Vargo
2. All other names used in the last 8 years		
3. Address	548 Lafayette Ave. Palmerton, PA 18071-1621	548 Lafayette Ave. Palmerton, PA 18071-1621
4. Debtor's attorney Name and address	Kevin Karl Kercher 881 Third Street, Suite #C-2 Whitehall, PA 18052	Contact phone 610 264-4120 Email: kevinkk@kercherlaw.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 4/28/20

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 8, 2020 at 10:00 AM	Location: 341 meeting by video conference, further details will be provided to you
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
	*** Valid photo identification and proof of social security number are required ***	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 7/17/20 Filing deadline: 7/1/20 Filing deadline: 10/19/20
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	